

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Kenneth L. Zeigler
Mary L. Zeigler
Debtor(s)

Bankruptcy Case No.: 16-23209-JAD
Issued Per June 7, 2018 Proceeding
Chapter: 13
Docket No.: 94 – 79, 84
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 9, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,560 as of June 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The claims of Pulaski Township per capita tax at Claim No. 3 and Claim No. 4 shall be paid as unsecured.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: June 8, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kenneth L. Zeigler
 Mary L. Zeigler
 Debtors

Case No. 16-23209-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 44

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db/jdb
 cr
 +Kenneth L. Zeigler, Mary L. Zeigler, 638 Topper Hill Road, Pulaski, PA 16143-3224
 +Wilmington Savings Fund Society, FSB, as trustee o, Aldridge Pite, LLP, P.O. Box 17933,
 4375 Jutland Drive, Suite 200, San Diego, CA 92117-3600
 14281923 +AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
 14295963 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 14281928 +BYL Collection Services LLC, 301 Lacey Street, West Chester, PA 19382-3727
 14281926 +Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600
 14310290 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 14281929 +Citifinancial, 1000 Technology Drive, O Fallon, MO 63368-2239
 14281930 +Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
 14289379 ++FIRST NATIONAL COLLECTION BUREAU, 50 W LIBERTY ST, STE 250, RENO NV 89501-1973
 (address filed with court: First National Collection Bureau, Inc., 610 Waltham Way,
 Sparks, NV 89434)
 14281934 +First Federal Credit Control, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122-5662
 14281935 +I.C. System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
 14281936 +I.C. System Collections, PO Box 64378, Saint Paul, MN 55164-0378
 14281937 +I.C. System Inc., PO Box 64378, Saint Paul, MN 55164-0378
 14281938 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: J.C. Christensen & Associates, Inc., PO Box 519,
 Sauk Rapids, MN 56379)
 14281939 +Jameson Health System, 1211 Wilmington Ave, New Castle, PA 16105-2516
 14281941 +Lawrence County Family Medicine, 2520 Wilmington Road, New Castle, PA 16105-1644
 14281942 +Lawrence County Tax Claim Bureau, 430 Court Street, New Castle, PA 16101-3503
 14281943 +Lucien Diagnostic Imaging Inc., Department L-3631, Columbus, OH 43260-0001
 14281944 #+Northland Group, PO Box 129, Thorofare, NJ 08086-0129
 14281946 +Omni Management & Associates, PO Box 8749, Toledo, OH 43623-0749
 14281947 +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
 14281949 +Pulaski Twp Taxes, 1172 State Route 208, Pulaski, PA 16143-4302
 14281950 +Pulaski Twp Taxes, c/o Sharp Collections, 114 N. Mercer Ave, PO Box 81,
 Sharpsville, PA 16150-0081
 14281951 +Richard L. Rapone, Treasurer, 430 Court Street, New Castle, PA 16101-3503
 14281952 +Robert W. Williams, Esq., Milstead & Associates, LLC, 1 E. Stow Road,
 Marlton, NJ 08053-3118
 14281953 +Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
 14281954 +Schlee & Stillman LLC, 50 Tower Office Park, Woburn, MA 01801-2113
 14296389 +Sharp Collections Inc., PO Box 81, Sharpsville, PA 16150-0081
 14344753 University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123
 14713497 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14281924 +E-mail/Text: roy.buchholz@allianceoneinc.com Jun 09 2018 01:45:47
 AllianceOne Receivables Management, 4850 Street Road, Ste 300,
 Feasterville Trevose, PA 19053-6643
 14281925 +E-mail/Text: bankruptcy@acacceptance.com Jun 09 2018 01:46:15 American Credit Acceptance,
 961 E. Main Street, Spartanburg, SC 29302-2185
 14281927 +E-mail/Text: banko@berkscredit.com Jun 09 2018 01:45:56 Berks Credit & Collection,
 900 Corporate Drive, Reading, PA 19605-3340
 14281931 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 09 2018 01:46:50
 Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246
 14281932 +E-mail/Text: bankruptcyntices@dcicollect.com Jun 09 2018 01:46:38 Diversified Consultant,
 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
 14281933 +E-mail/Text: bankruptcies@escallate.com Jun 09 2018 01:45:46 Escallate LLC,
 5200 Stoneham Road, Ste 200, North Canton, OH 44720-1584
 14289383 +E-mail/Text: cio.bncmail@irs.gov Jun 09 2018 01:45:53 IRS, PO Box 7346,
 Philadelphia, PA 19101-7346
 14298270 E-mail/PDF: resurgentbknofications@resurgent.com Jun 09 2018 01:43:51
 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14281940 +E-mail/Text: bnc-capio@quantum3group.com Jun 09 2018 01:46:12
 Law Offices of Mitchell D. Bluhm & Assoc, 2222 Texoma Pkwy, Ste 160,
 Sherman, TX 75090-2482
 14281948 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 09 2018 01:42:24
 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
 14298242 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2018 01:46:04
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
 Harrisburg P A 17128-0946
 14297628 E-mail/Text: bnc-quantum@quantum3group.com Jun 09 2018 01:46:02
 Quantum3 Group LLC as agent for, Cascade Capital LLC Series A, PO Box 788,
 Kirkland, WA 98083-0788
 14307170 E-mail/Text: appebnmailbox@sprint.com Jun 09 2018 01:46:13 Sprint Corp.,
 Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 44

Date Rcvd: Jun 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
CitiFinancial Servicing, LLC
cr*
+Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14289367*
+AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
14289368*
+AllianceOne Receivables Management, 4850 Street Road, Ste 300,
Feasterville Trevose, PA 19053-6643
14317541*
+AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
14289369*
+American Credit Acceptance, 961 E. Main Street, Spartanburg, SC 29302-2185
14289372*
+BYL Collection Services LLC, 301 Lacey Street, West Chester, PA 19382-3727
14289370*
+Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600
14289371*
+Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340
14289373*
+Citifinancial, 1000 Technology Drive, O Fallon, MO 63368-2239
14289374*
+Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
14289375*
+Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246
14289376*
+Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14289377*
+Escallate LLC, 5200 Stoneham Road, Ste 200, North Canton, OH 44720-1584
14289378*
+First Federal Credit Control, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122-5662
14289380*
+I.C. System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
14289381*
+I.C. System Collections, PO Box 64378, Saint Paul, MN 55164-0378
14289382*
+I.C. System Inc., PO Box 64378, Saint Paul, MN 55164-0378
14289384*
++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
(address filed with court: J.C. Christensen & Associates, Inc., PO Box 519,
Sauk Rapids, MN 56379)
14289385*
+Jameson Health System, 1211 Wilmington Ave, New Castle, PA 16105-2516
14289386*
+Law Offices of Mitchell D. Bluhm & Assoc, 2222 Texoma Pkwy, Ste 160, Sherman, TX 75090-2482
14289387*
+Lawrence County Family Medicine, 2520 Wilmington Road, New Castle, PA 16105-1644
14289388*
+Lawrence County Tax Claim Bureau, 430 Court Street, New Castle, PA 16101-3503
14289389*
+Lucien Diagnostic Imaging Inc., Department L-3631, Columbus, OH 43260-0001
14289390*
+Northland Group, PO Box 129, Thorofare, NJ 08086-0129
14289391*
+Northwest Consumer Discount Co., 3326 Wilmington Road, New Castle, PA 16105-1039
14289392*
+Omni Management & Associates, PO Box 8749, Toledo, OH 43623-0749
14289394*
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12914,
Norfolk, VA 23541)
14289393*
+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
14289395*
+Pulaski Twp Taxes, 1172 State Route 208, Pulaski, PA 16143-4302
14289396*
+Pulaski Twp Taxes, c/o Sharp Collections, 114 N. Mercer Ave, PO Box 81,
Sharpsville, PA 16150-0081
14289397*
+Richard L. Rapone, Treasurer, 430 Court Street, New Castle, PA 16101-3503
14289398*
+Robert W. Williams, Esq., Milstead & Associates, LLC, 1 E. Stow Road,
Marlton, NJ 08053-3118
14289399*
+Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14289400*
+Schlee & Stillman LLC, 50 Tower Office Park, Woburn, MA 01801-2113
14281945
##+Northwest Consumer Discount Co., 3326 Wilmington Road, New Castle, PA 16105-1039
14296898
##+Northwest Consumer Discount Co., P.O. Box 5077, New Castle, PA 16105-0077

TOTALS: 1, * 34, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 44

Date Rcvd: Jun 08, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

Harry B. Reese on behalf of Creditor CitiFinancial Servicing, LLC harry.reese@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor CitiFinancial Servicing, LLC jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
Michael C. Eisen on behalf of Joint Debtor Mary L. Zeigler attorneyeisen@yahoo.com,
aarin96@hotmail.com
Michael C. Eisen on behalf of Debtor Kenneth L. Zeigler attorneyeisen@yahoo.com,
aarin96@hotmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7